

**LISTING OF THE CLAIMS:**

1. (Currently amended): A method in an automatic teller machine for processing checks, the method comprising:
  - receiving a customer check issued by a customer at the automatic teller machine;
  - identifying an amount for the customer check; and
  - creating a new printed certified check for the amount, wherein the new printed certified check includes a digital watermark identifying a financial institution for an account on which the customer check is issued, and wherein [[the]] funds for the amount are guaranteed by [[a]] the financial institution.
2. (Currently amended): The method of claim 1 further comprising:
  - verifying funds are available in [[an]] the account on which the customer check is issued for the customer prior to creating the new printed certified check.
3. (Currently amended): The method of claim 1 further comprising:
  - dispensing the new printed certified check to the customer at the automatic teller machine.
4. (Canceled)
5. (Currently amended): The method of claim 1 further comprising:
  - sending the new printed certified check to a third party designated by the customer at the automatic teller machine.
6. (Currently amended): The method of claim 5, wherein the new printed certified check is sent to the third party as an electronic certified check.
7. (Currently amended): A method in an automatic teller machine for processing checks, the method comprising:
  - receiving a check from a customer at the automatic teller machine;

scanning the check to create an image of the check;

searching the image of the check for [[a]] an overlaid digital watermark identifying a financial institution for an account on which the check is issued;

responsive to identifying the overlaid digital watermark in the image of the check, determining whether the overlaid digital watermark is authentic by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs; and

responsive to the overlaid digital watermark being authentic, providing financial services to the customer.

8. (Canceled)

9. (Currently amended): The method of claim 7, wherein the step of providing financial services comprises:

determining whether funds are available in [[an]] the account [[from]] on which the check [[was]] is issued to cover an amount of the check.

10. (Original): The method of claim 9, wherein the step of providing financial services further comprises:

initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

11. (Original): A method in an automatic teller machine for issuing an identification card, the method comprising:

receiving a request from a user at the automatic teller machine to issue the identification card;

verifying an identification of the user;

responsive to the identification of the user being verified, capturing an image of the user;

retrieving user information associated with the user for use in generating the identification card; and

generating the identification card using the image and the user information.

12. (Original): The method of claim 11 further comprising:  
dispensing the identification card to the user.
13. (Currently amended): A data processing system in an automatic teller machine for processing checks, the data processing system comprising:  
receiving means for receiving a customer check issued by a customer at the automatic teller machine;  
identifying means for identifying an amount for the customer check; and  
creating means for creating a new printed certified check for the amount, wherein the new printed certified check includes a digital watermark identifying a financial institution for an account on which the customer check is issued, and wherein [[the]] funds for the amount are guaranteed by [[a]] the financial institution.
14. (Currently amended): The data processing system of claim 13 further comprising:  
verifying means for verifying funds are available in [[an]] the account on which the customer check is issued for the customer prior to creating the new printed certified check.
15. (Currently amended): The data processing system of claim 13 further comprising:  
dispensing means for dispensing the new printed certified check to the customer at the automatic teller machine.
16. (Canceled)
17. (Currently amended): The data processing system of claim 13 further comprising:  
sending means for sending the new printed certified check to a third party designated by the customer at the automatic teller machine.
18. (Currently amended): The data processing system of claim 17, wherein the new printed certified check is sent to the third party as an electronic certified check.

19. (Currently amended): A data processing system in an automatic teller machine for processing checks, the data processing system comprising:

receiving means for receiving a check from a customer at the automatic teller machine;

scanning means for scanning the check to create an image of the check;

searching means for searching the image of the check for [[a]] an overlaid digital watermark identifying a financial institution for an account on which the check is issued;

identifying means, responsive to identifying the overlaid digital watermark in the image of the check, for determining whether the overlaid digital watermark is authentic by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs; and

providing means, responsive to the overlaid digital watermark being authentic, for providing financial services to the customer.

20. (Canceled)

21. (Currently amended): The data processing system of claim 19, wherein the step of providing financial services comprises:

determining means for determining whether funds are available in [[an]] the account [[from]] on which the check [[was]] is issued to cover an amount of the check.

22. (Original): The data processing system of claim 21, wherein the step of providing financial services further comprises:

initiating means for initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

23. (Original): A data processing system in an automatic teller machine for issuing an identification card, the method comprising:

receiving means for receiving a request from a user at the automatic teller machine to issue the identification card;

verifying means for verifying an identification of the user;

capturing means, responsive to the identification of the user being verified, for capturing an image of the user; and

retrieving means for retrieving user information associated with the user for use in generating the identification card;

generating means for generating the identification card using the image and the user information.

24. (Original): The data processing system of claim 23 further comprising:  
dispensing means for dispensing the identification card to the user.

25. (Currently amended): A data processing system in an automatic teller machine for processing checks, the data processing system comprising:

a bus system;  
a communications unit connected to the bus system;  
a memory connected to the bus system, wherein the memory includes as set of instructions; and  
a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to receive a customer check issued by a customer at the automatic teller machine, identify an amount for the customer check, and create a new printed certified check for the amount, wherein the new printed certified check includes a digital watermark identifying a financial institution for an account on which the customer check is issued, and wherein [[the]] funds for the amount are guaranteed by [[a]] the financial institution.

26. (Currently amended): The data processing system of claim 25, wherein the processing unit further executes the set of instructions to verify funds are available in [[an]] the account on which the customer check is issued for the customer prior to creating the new printed certified check.

27. (Currently amended): The data processing system of claim 25, wherein the processing unit further executes the set of instructions to dispense the new printed certified check to the customer at the automatic teller machine.

28. (Canceled)

29. (Currently amended): The data processing system of claim 25 wherein the processing unit further executes the set of instructions to send the new printed certified check to a third party designated by the customer at the automatic teller machine.

30. (Currently amended): The data processing system of claim 29, wherein the new printed certified check is sent to the third party as an electronic certified check.

31. (Currently amended): A data processing system in an automatic teller machine for processing checks, the data processing system comprising:

a bus system;

a communications unit connected to the bus system;

a memory connected to the bus system, wherein the memory includes as set of instructions; and

a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to receive a check from a customer at the automatic teller machine; scan the check to create an image of the check; search the image of the check for [[a]] an overlaid digital watermark identifying a financial institution for an account on which the check is issued; determine whether the overlaid digital watermark is authentic in response to identifying the overlaid digital watermark in the image of the check by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs; and provide financial services to the customer in response to the overlaid digital watermark being authentic.

32. (Canceled)

33. (Currently amended): The data processing system of claim 31, wherein the processing unit executes the set of instructions to provide by determining whether funds are available in [[an]] the account [[from]] on which the check [[was]] is issued to cover an amount of the check.

34. (Original): The data processing system of claim 33, wherein the processing unit executes the set of instructions to provide by initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

35. (Original): A data processing system in an automatic teller machine for issuing an identification card, the data processing system comprising:

- a bus system;
- a communications unit connected to the bus system;
- a memory connected to the bus system, wherein the memory includes as set of instructions; and
- a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to receive a request from a user at the automatic teller machine to issue the identification card; verify an identification of the user; capture an image of the user in response to the identification of the user being verified; retrieve user information associated with the user for use in generating the identification card; and generate the identification card using the image and the user information.

36. (Original): The data processing system of claim 35, wherein the processing unit further executes the set of instructions to dispense the identification card to the user.

37. (Currently amended): A computer program product in a computer readable medium for processing checks, the computer program product comprising:

- first instructions for receiving a customer check issued by a customer at the automatic teller machine;

- second instructions for identifying an amount for the customer check; and

- third instructions for creating a new printed certified check for the amount, wherein the new printed certified check includes an digital watermark identifying a financial institution for an account on which the customer check is issued, and wherein [[the]] funds for the amount are guaranteed by [[a]] the financial institution.

38. (Currently amended): The computer program product of claim 37 further comprising:  
fourth instructions for verifying funds are available in [[an]] the account on which the  
customer check is issued for the customer prior to creating the new printed certified check.

39. (Currently amended): The computer program product of claim 37 further comprising:  
fourth instructions for dispensing the new printed certified check to the customer at the  
automatic teller machine.

40. (Canceled)

41. (Currently amended): The computer program product of claim 37 further comprising:  
fourth instructions for sending the new printed certified check to a third party designated  
by the customer at the automatic teller machine.

42. (Currently amended): The computer program product of claim 41, wherein the new  
printed certified check is sent to the third party as an electronic certified check.

43. (Currently amended): A computer program product in a computer readable medium for  
processing checks, the computer program product comprising:  
first instructions for receiving a check from a customer at the automatic teller machine;  
second instructions for scanning the check to create an image of the check;  
third instructions for searching the image of the check for [[a]] an overlaid digital  
watermark identifying a financial institution for an account on which the check is issued;  
fourth instructions, responsive to identifying the overlaid digital watermark in the image  
of the check, for determining whether the overlaid digital watermark is authentic by comparing  
the overlaid digital watermark identified in the image of the check to a watermark associated  
with the financial institution for the account on which the check is issued to see if a match  
occurs, wherein the overlaid digital watermark is authentic if the match occurs; and  
fifth instructions, responsive to the overlaid digital watermark being authentic, for  
providing financial services to the customer.

44. (Canceled)

45. (Currently amended): The computer program product of claim 43, wherein the fifth instructions comprises:

first sub-instructions for determining whether funds are available in [[an]] the account [[from]] on which the check [[was]] is issued to cover an amount of the check.

46. (Original): The computer program product of claim 45, wherein the fifth instructions comprises:

second sub-instructions for initiating a funds transfer for the amount of the check in response to a determination that funds are available to cover the amount of the check.

47. (Original): A computer program product in a computer readable medium for issuing an identification card, the computer program product comprising:

first instructions for receiving a request from a user at the automatic teller machine to issue the identification card;

second instructions for verifying an identification of the user;

third instructions, responsive to the identification of the user being verified, capturing an image of the user;

fourth instructions for retrieving user information associated with the user for use in generating the identification card;

fifth instructions for generating the identification card using the image and the user information.

48. (Original): The computer program product of claim 47 further comprising:

fifth instructions for dispensing the identification card to the user.